

Loan Rates Effective

November 1st, 2025

Rates subject to change without notice.

New Vehicles	Term	As Low As APR*
2025 - 2021	36 Months	3.99%
2025 - 2021	48 Months	3.99%
2025 - 2021	60 Months	4.49%
2025 - 2021	66 Months	4.49%
2025 - 2021	72 Months	4.49%
2025 - 2021	84 Months	7.50%

Used Vehicles	Term	As Low As APR*
2020 - 2019	72 Months	6.75%
2020 - 2019	60 Months	6.75%
2018 - 2017	54 Months	6.75%
2016 - 2015	48 Months	6.75%
2014 and older	36 Months	6.75%

Real Estate	Term	As Low As APR*
Home Improvement (UCCI)	60 Months	6.25%
	120 Months	6.50%
Home Equity	60 Months	6.25%
	120 Months	6.25%
	180 Months	6.25%
	240 Months	6.50%

New RV / Motorcycle / Boat	Term	As Low As APR*
2025 - 2024	60 Months	6.50%
2025 - 2024	120 Months ¹	6.75%
2025 - 2024	144 Months ¹	7.25%

¹ RVs only. 80% LTV only.

Used RV / Motorcycle / Boat	Term	As Low As+ APR*
2023 and older	60 Months	6.50%
	84 Months	6.75%

New & Used Trailers / ATVs	Term	As Low As APR*
Must be Titled Collateral	60 Months	6.75%

Terms are based on mileage, condition and credit approval. 0.25% discount may be taken for checking account with direct deposit and another 0.25% discount may be taken for payroll deduction or automatic transfer (maximum discount 0.50%).

Title Loans (non-purchase)	Term	As Low As APR*
All Models	Refer to Policy for Rates and Terms Based on Risk	7.50% (18.00% Max)

Signature Loans / Credit Card	Term	APR*
Line of Credit / Open End / Variable Rate	See Schedule of Payments	7.50% - 18.00%
Signature (No Line of Credit) / Fixed Rate	36 Months	10.50% - 18.00%
Fall Special / Fixed Rate	12 Months	7.90% - 9.90%
Parent Choice Student Loan / Fixed Rate	\$25 per each \$2,500	7.50% - 9.50%
Visa® Platinum	3% of Balance (\$25 Minimum)	9.9% (Fixed)
Visa® Silver	3% of Balance (\$25 Minimum)	12.9% or 15.9% (Fixed)
Visa® Share-Secured	3% of Balance (\$25 Minimum)	12.8% or 15.9% (Fixed)
Repo Auto Loan	8%	

Share Secured Loans	Term	APR*
Savings Account	\$25 minimum pay with 12 Month Balloon	3.50%
Certificate of Deposit	Balloon at Maturity Date (4.00% Min Rate)	2.00% Above CD Rate
Share Secured Credit Builder	Max: \$1,000 – 24 Months	5.00%

**APR = Annual Percentage Rate Terms are based on mileage and condition and credit approval. .25% Discount may be taken for checking account with direct deposit and another .25% discount may be taken for payroll deduction or automatic transfer (maximum discount .50%) Matching terms for new vehicles may not exceed 72 months without management approval and used vehicles may not exceed 60 months without management approval. Discounts may only be applied to auto loans with a term of 60 months or higher unless approved by management.*